

## IN THE ABSTRACT

Please change the abstract to read as shown below:

Change to:

An automated method and system (100) for identifying and measuring the value and risk associated with tangible elements of value, intangible elements of value and/or external factors and using said measurements to optimize financial performance and risk transfer. identifying, measuring and transferring risks for a commercial enterprise on a continual basis. The tangible and intangible elements of value are analyzed using predictive models and vector creation algorithms as required to develop scenarios that contain all enterprise risk factors. A series of scenarios under both normal and extreme situations are then developed in order to provide a complete picture of the risks facing the enterprise. Information from external sources and internal systems is then combined with the scenarios to drive simulations that identify the optimal mix of risk reduction activities and risk reduction product purchases for the enterprise. The optimal mix is then presented to the user (20) for optional editing, rejection or acceptance. A corporate risk, liquidity and foreign exchange profile is produced and sent to the exchange portion of the application software (600) where swaps and/or risk transfer products that provide the desired risk transfer are identified and priced. The information regarding the proposed risk transfer swaps and products is reviewed by the user (20) and optionally accepted. If accepted, the transaction is completed in an automated fashion.